

**United States Bankruptcy Court**

Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 09-12456-SSM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl William Dyer Jr.  
3705 Trigger Court  
Alexandria, VA 22310

Cassandra Dawn Lee  
3705 Trigger Court  
Alexandria, VA 22310

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-7542

Joint Debtor: xxx-xx-2537

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: September 1, 2009

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0422-9  
Case: 09-12456

User: glennj  
Form ID: B18

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Sep 01, 2009

The following entities were noticed by first class mail on Sep 03, 2009.  
db/jdb +Carl William Dyer, Jr., Cassandra Dawn Lee, 3705 Trigger Court, Alexandria, VA 22310-3138  
tr +Robert Ogden Tyler, Tyler, Bartl, Ramsdell & Counts, P.L.C.,  
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287  
8827054 +Chevy Chase Bank FSB, 7501 Wisconsin Avenue, 3rd Floor, Bethesda, MD 20814-6519  
8827055 Citi Card, PO Box 183066, Columbus, OH 43218-3066  
8827056 +Citibank SD, N.A., 6330 Gulfton, Houston, TX 77081-1108  
8827057 Downey Savings and Loan Assoc., PO Box 6060, Newport Beach, CA 92658-6060  
8827058 Home Depot, PO Box 689100, Des Moines, IA 50368-9100  
8827060 +Margolis Pritzker Epstein & Blatt, Suite 222, 110 West Road, Towson, MD 21204-2341  
8827061 +Margolis Pritzker Epstein & Blatt, Suite 222, 110 West Road, Towson, MD 21204-2316  
8827064 SEARS, PO Box 6283, Sioux Falls, SD 57117-6283  
8827049 +U. S. Trustee, 115 S Union Street/210, Alexandria, VA 22314-3361  
8827065 US Bank, PO Box 6060, Newport Beach, CA 92658-6060

The following entities were noticed by electronic transmission on Sep 02, 2009.

tr +EDI: QROTYLER.COM Sep 02 2009 04:34:00 Robert Ogden Tyler,  
Tyler, Bartl, Ramsdell & Counts, P.L.C., 700 South Washington Street, Suite 216,  
Alexandria, VA 22314-4287  
8827050 EDI: HFC.COM Sep 02 2009 04:33:00 Beneficial, PO Box 17574, Baltimore, MD 21297-1574  
8827051 +EDI: HFC.COM Sep 02 2009 04:33:00 Beneficial/HSBC, PO Box 4153,  
Carol Stream, IL 60197-4153  
8827052 EDI: CHASE.COM Sep 02 2009 04:33:00 CHASE, Cardmember Service, PO Box 15548,  
Wilmington, DE 19886-5548  
8827053 EDI: CHASE.COM Sep 02 2009 04:33:00 CHASE, Cardmember Service, PO Box 15298,  
Wilmington, DE 19850-5298  
8827059 EDI: RMSC.COM Sep 02 2009 04:33:00 LOWE'S, PO Box 530914, Atlanta, GA 30353-0914  
8827063 E-mail/Text: ext\_ebn\_inbox@navyfederal.org Navy Federal Credit Union,  
PO Box 3000, Merrifield, VA 22119-3000  
8827062 E-mail/Text: ext\_ebn\_inbox@navyfederal.org Navy Federal Credit Union,  
PO Box 3500, Merrifield, VA 22119-3500  
8827066 EDI: USAA.COM Sep 02 2009 04:33:00 USAA, PO Box 14050, Las Vegas, NV 89114-4050  
8827067 EDI: USAA.COM Sep 02 2009 04:33:00 USAA Credit Card Services, 190750 McDermott FWY,  
San Antonio, TX 78288-0570

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8827068\* +U. S. Trustee, 115 S. Union Street/210, Alexandria, VA 22314-3361

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2009

Signature:

